

Smart Family Medic

REFUND OF PREMIUM SCHEDULE

You may cancel this Policy at any time by giving written notice to Us. Upon cancellation of the Policy, We are discharged from any further liability under the Policy.

Provided that You have not made any claim in the current Policy Year, You shall be entitled to a refund of the Premium as follows:

Period Not Exceeding	Refund of Yearly Premium
15 days (Renewal only)	90%
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceed 11 months	No refund

There is no Premium refund for monthly cases.